CPC   COOPERATIVE PATENT CLASSIFICATION

G06Q   **DATA PROCESSING SYSTEMS OR METHODS, SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL, SUPERVISORY OR FORECASTING PURPOSES; SYSTEMS OR METHODS SPECIALLY ADAPTED FOR ADMINISTRATIVE, COMMERCIAL, FINANCIAL, MANAGERIAL, SUPERVISORY OR FORECASTING PURPOSES, NOT OTHERWISE PROVIDED FOR**

NOTE

Groups G06Q 10/00 to G06Q 50/00 and G06Q 99/00 only cover systems or methods that involve significant data processing operations, i.e. data processing operations that need to be carried out by a technological, e.g. computing, system or device.
Group G06Q 90/00 covers systems or methods that do not involve significant data processing, when both of the following conditions are fulfilled:

the systems or methods are specially adapted for the purposes mentioned in the subclass title or the titles of groups G06Q 10/00 to G06Q 50/00; and

the systems or methods cannot be classified elsewhere in the IPC, for example by applying the principles described in paragraph 96 of the Guide.

When classifying such systems or methods in group G06Q 90/00, additional classification may be made in the most closely related group of this or any other subclass, if this classification gives information about the application of the systems or methods that could be of interest for searching. Such non-obligatory classification must be given as "additional information".

When classifying in groups G06Q 10/00 to G06Q 40/00, systems or methods that are specially adapted for a specific business sector must also be classified in group G06Q 50/00, when the special adaptation is determined to be novel and non-obvious.

In this subclass, the first place priority rule is applied, i.e. at each hierarchical level, classification is made in the first appropriate place.

WARNING

G06Q has been largely refined to bring most of the former USPC 705 groups into ECLA, prior to CPC launch. Therefore, most of the new G06Q subdivisions are not complete pending reclassification. Users are invited to systematically consult also the hierarchically higher groups, up to the first valid IPC group. For example, while searching in G06Q 50/2053, it is appropriate to consult also G06Q 50/205 and G06Q 50/20

G06Q 10/00	**Administration; Management**
G06Q 10/02	. Reservations, e.g. for tickets, services or events
G06Q 10/025	. . { Coordination of plural reservations, e.g. plural trip segments, transportation combined with accommodation}

G06Q 10/04	.	Forecasting or optimisation, e.g. linear programming, "travelling salesman problem" or "cutting stock problem" {(data collection specially adapted for marketing, price determination or demand forecasting G06Q 30/02)}
G06Q 10/043	. .	{ Optimisation of two dimensional placement, e.g. cutting of clothes or wood}
G06Q 10/047	. .	{ Optimisation of routes, e.g. "travelling salesman problem"}
G06Q 10/06	.	Resources, workflows, human or project management, e.g. organising, planning, scheduling or allocating time, human or machine resources; Enterprise planning; Organisational models {(financial asset management G06Q 40/06)}
G06Q 10/063	. .	{ Operations research or analysis}
G06Q 10/0631	. . .	{ Resource planning, allocation or scheduling for a business operation}
G06Q 10/06311	. . . .	{ Scheduling, planning or task assignment for a person or group}
G06Q 10/063112	. . . . .	{ Skill-based matching of a person or a group to a task}
G06Q 10/063114	. . . . .	{ Status monitoring or status determination for a person or group}
G06Q 10/063116	. . . . .	{ Schedule adjustment for a person or group}
G06Q 10/063118	. . . . .	{ Staff planning in a project environment}
G06Q 10/06312	. . . .	{ Adjustment or analysis of established resource schedule, e.g. resource or task levelling, or dynamic rescheduling}
G06Q 10/06313	. . . .	{ Resource planning in a project environment}
G06Q 10/06314	. . . .	{ Calendaring for a resource}
G06Q 10/06315	. . . .	{ Needs-based resource requirements planning or analysis}
G06Q 10/06316	. . . .	{ Sequencing of tasks or work}
G06Q 10/0633	. . .	{ Workflow analysis}
G06Q 10/0635	. . .	{ Risk analysis}
G06Q 10/0637	. . .	{ Strategic management or analysis}
G06Q 10/06375	. . . .	{ Prediction of business process outcome or impact based on a proposed change}
G06Q 10/0639	. . .	{ Performance analysis}
G06Q 10/06393	. . . .	{ Score-carding, benchmarking or key performance indicator [KPI] analysis}
G06Q 10/06395	. . . .	{ Quality analysis or management}
G06Q 10/06398	. . . .	{ Performance of employee with respect to a job function}
G06Q 10/067	. .	{ Business modelling}
G06Q 10/08	.	Logistics, e.g. warehousing, loading, distribution or shipping; Inventory or stock management, e.g. order filling, procurement or balancing against orders
G06Q 10/083	. .	{ Shipping}
G06Q 10/0831	. . .	{ Overseas transactions}
G06Q 10/0832	. . .	{ Special goods or special handling procedures}
G06Q 10/0833	. . .	{ Tracking}
G06Q 10/0834	. . .	{ Choice of carriers}
G06Q 10/08345	. . . .	{ Pricing}
G06Q 10/0835	. . .	{ Relationships between shipper or supplier and carrier}
G06Q 10/08355	. . . .	{ Routing methods}
G06Q 10/0836	. . .	{ Central recipient pick-ups}

G06Q 10/0837	. . .	{ Return transactions}
G06Q 10/0838	. . .	{ Historical data}
G06Q 10/087	. .	{ Inventory or stock management, e.g. order filling, procurement, balancing against orders}
G06Q 10/0875	. . .	{ Itemization of parts, supplies, or services, e.g. bill of materials}
G06Q 10/10	.	Office automation, e.g. computer aided management of electronic mail or groupware (electronic mail network systems H04L 12/58; electronic mail protocols H04L 29/06); Time management, e.g. calendars, reminders, meetings or time accounting { organizing, planning, scheduling or allocating time G06Q 10/06}
G06Q 10/101	. .	{ Collaborative creation of products or services}
G06Q 10/103	. .	{ Workflow collaboration or project management}
G06Q 10/105	. .	{ Human resources}
G06Q 10/1053	. . .	{ Employment or hiring}
G06Q 10/1057	. . .	{ Benefits package}
G06Q 10/107	. .	{ Computer aided management of electronic mail (electronic mail network systems H04L 12/58; electronic mail protocols H04L 29/06)}
G06Q 10/109	. .	{ Time management, e.g. calendars, reminders, meetings, time accounting (organizing, planning, scheduling or allocating time G06Q 10/06)}
G06Q 10/1091	. . .	{ Recording time for administrative purposes}
G06Q 10/1093	. . .	{ Calendar-based scheduling for a person or group}
G06Q 10/1095	. . . .	{ Meeting or appointment}
G06Q 10/1097	. . . .	{ Task assignment}
G06Q 10/20	.	{ Product repair or maintenance administration}
G06Q 10/30	.	{ Product recycling or disposal administration}
G06Q 20/00		**Payment architectures, schemes or protocols** (apparatus for performing or posting payment transactions G07F 7/08, G07F 19/00; electronic cash registers G07G 1/12)
G06Q 20/02	.	involving a neutral party, e.g. certification authority, notary or trusted third party [TTP]
G06Q 20/023	. .	{ characterized in that the neutral party is a clearing house }
G06Q 20/027	. .	{ involving a payment switch or gateway}
G06Q 20/04	.	Payment circuits
G06Q 20/042	. .	{ characterized in that the payment protocol involves at least one cheque }
G06Q 20/0425	. . .	{ the cheque being electronic only}
G06Q 20/045	. .	{ characterized in that the payment protocol involves at least one ticket }
G06Q 20/0453	. . .	{ the ticket being an electronic receipt}
G06Q 20/0457	. . .	{ characterized in that the ticket is sent electronically }
G06Q 20/06	. .	Private payment circuit, e.g. involving electronic currency used among participants of a common payment scheme
G06Q 20/065	. . .	{ using e-cash }
G06Q 20/0652	. . . .	{ e-cash with decreasing value according to a parameter, e.g. time}
G06Q 20/0655	. . . .	{ e-cash managed centrally}

G06Q 20/0658	. . . .	{ e-cash managed locally}
G06Q 20/08	.	Payment architectures
G06Q 20/085	. .	{ involving remote charge determination or related payment systems}
G06Q 20/0855	. . .	{ involving a third party}
G06Q 20/10	. .	specially adapted for electronic funds transfer [EFT] systems; specially adapted for home banking systems
G06Q 20/102	. . .	{ Bill distribution or payments}
G06Q 20/105	. . .	{ involving programming of a portable memory device, e.g. IC cards, "electronic purses"}
G06Q 20/108	. . .	{ Remote banking, e.g. home banking}
G06Q 20/1085	. . . .	{ involving automatic teller machines [ATMs]}
G06Q 20/12	. .	specially adapted for electronic shopping systems
G06Q 20/123	. . .	{ Shopping for digital content }
G06Q 20/1235	. . . .	{ with control of digital rights management [DRM]}
G06Q 20/127	. . .	{ Shopping or accessing services according to a time-limitation }
G06Q 20/14	. .	specially adapted for billing systems
G06Q 20/145	. . .	{ Payments according to the detected use or quantity }
G06Q 20/16	. .	Payments settled via telecommunication systems
G06Q 20/18	. .	involving self- service terminals [SST], vending machines, kiosks or multimedia terminals
G06Q 20/20	. .	Point-of-sale [POS] network systems {(POS per se G07F or G07G)}
G06Q 20/201	. . .	{ Price look-up processing, e.g. updating}
G06Q 20/202	. . .	{ Interconnection or interaction of plural electronic cash registers [ECR] or to host computer, e.g. network details, transfer of information from host to ECR or from ECR to ECR]

NOTE

Features of the apparatus per se should be classified in G07G 1/14

G06Q 20/203	. . .	{ Inventory monitoring}
G06Q 20/204	. . .	{ comprising interface for record bearing medium or carrier for electronic funds transfer or payment credit}
G06Q 20/206	. . .	{ comprising security or user identification provision, e.g. password entry}
G06Q 20/207	. . .	{ Tax processing}
G06Q 20/208	. . .	{ Input by product or record sensing, e.g. weighing or scanner processing}
G06Q 20/209	. . .	{ Specified transaction journal output feature, e.g. printed receipt or voice output}
G06Q 20/22	.	Payment schemes or models
G06Q 20/223	. .	{ based on the use of peer-to-peer networks}
G06Q 20/227	. .	{ characterized in that multiple accounts are available to the payer}
G06Q 20/24	. .	Credit schemes, i.e. "pay after"
G06Q 20/26	. .	Debit schemes, e.g. "pay now"
G06Q 20/28	. .	Pre-payment schemes, e.g. "pay before"

G06Q 20/29 . . { characterised by micro-payments }

G06Q 20/30 . characterised by the use of specific devices

G06Q 20/305 . . { using a wired telephone network to facilitate payment }

G06Q 20/32 . . using wireless devices

G06Q 20/322 . . . { Aspects of commerce using mobile devices [M-devices] }

G06Q 20/3221 . . . . { Access to banking information through M-devices}

G06Q 20/3223 . . . . { Realising banking transactions through M-devices}

G06Q 20/3224 . . . . { Transactions dependent on location of M-devices }

G06Q 20/3226 . . . . { Use of secure elements separate from M-devices}

G06Q 20/3227 . . . . { Use of a security embedded in M-devices }

G06Q 20/3229 . . . . { Use of the SIM of a M-device as secure element }

G06Q 20/325 . . . { using wireless networks}

G06Q 20/3255 . . . . { using an SMS for payment}

G06Q 20/327 . . . { Short range or proximity payments by means of M-devices}

G06Q 20/3272 . . . . { using an audio code}

G06Q 20/3274 . . . . { using a pictured code, e.g. barcode or QR-code, being displayed on the M-device}

G06Q 20/3276 . . . . { using a pictured code, e.g. barcode or QR-code, being read by the M-device}

G06Q 20/3278 . . . . { RFID or NFC payments by means of M-devices}

G06Q 20/34 . . using cards, e.g. integrated circuit [IC] cards or magnetic cards

G06Q 20/341 . . . { Active cards, i.e. cards including their own processing means, e.g. including an IC or chip}

G06Q 20/3415 . . . . { Cards acting autonomously as pay-media}

G06Q 20/342 . . . { Cards defining paid or billed services or quantities}

G06Q 20/343 . . . { Cards including a counter}

G06Q 20/3433 . . . . { the counter having monetary units }

G06Q 20/3437 . . . . { the counter having non-monetary units, e.g. trips }

G06Q 20/346 . . . { Cards serving only as information carrier of service }

G06Q 20/347 . . . { Passive cards }

G06Q 20/348 . . . { Single-use cards, i.e. without possibility of recharging }

G06Q 20/349 . . . { Rechargeable cards }

G06Q 20/351 . . . { Virtual cards }

G06Q 20/352 . . . { Contactless payments by cards }

G06Q 20/353 . . . { Payments by additional cards plugged into M-devices}

G06Q 20/354 . . . { Card activation or deactivation }

G06Q 20/355 . . . { Personalisation of cards for use }

G06Q 20/3552 . . . . { Downloading or loading of personalisation data}

G06Q 20/3555 . . . . { Personalisation of two or more cards}

G06Q 20/3558 . . . . { Preliminary personalisation for transfer to user}

G06Q 20/356 . . . { Aspects of software for card payments}

G06Q 20/3563 . . . . { Software being resident on card }

G06Q 20/3567	. . . .	{ Software being in the reader }
G06Q 20/357	. . .	{ Cards having a plurality of specified features}
G06Q 20/3572	. . . .	{ Multiple accounts on card}
G06Q 20/3574	. . . .	{ Multiple applications on card }
G06Q 20/3576	. . . .	{ Multiple memory zones on card }
G06Q 20/35765	. . . . .	{ Access rights to memory zones }
G06Q 20/3578	. . . .	{ Hierarchy of users of cards }
G06Q 20/35785	. . . . .	{ Parent-child type, i.e. where parent has control on child rights }
G06Q 20/36	. .	using electronic wallets or electronic money safes
G06Q 20/363	. . .	{ with the personal data files for a user }
G06Q 20/367	. . .	{ involving intelligent token, e.g. electronic purse}
G06Q 20/3672	. . . .	{ Intelligent token initializing or reloading}
G06Q 20/3674	. . . .	{ involving authentication}
G06Q 20/3676	. . . .	{ Balancing accounts}
G06Q 20/3678	. . . .	{ e-cash details, e.g. blinded, divisible or detecting double spending}
G06Q 20/38	.	Payment protocols; Details thereof
G06Q 20/381	. .	{ Currency conversion }
G06Q 20/382	. .	{ insuring higher security of transaction}
G06Q 20/3821	. . .	{ Electronic credentials}
G06Q 20/38215	. . . .	{ Use of certificates or encrypted proofs of transaction rights }
G06Q 20/3823	. . .	{ combining multiple encryption tools for a transaction}
G06Q 20/3825	. . .	{ Use of electronic signatures }
G06Q 20/3827	. . .	{ Use of message hashing }
G06Q 20/3829	. . .	{ involving key management}
G06Q 20/383	. .	{ Anonymous user system}
G06Q 20/385	. .	{ Use of an alias or a single-use code}
G06Q 20/387	. .	{ Payment using discounts or coupons (relating to marketing G06Q 30/02)}

NOTE

This group covers only the usage of discounts or coupons interacting with the payment of the protocol

G06Q 20/388	. .	{ Mutual authentication without cards }
G06Q 20/389	. .	{ Keeping log of transactions for guaranteeing non-repudiation of a transaction }
G06Q 20/40	. .	Authorisation, e.g. identification of payer or payee, verification of customer or shop credentials; Review and approval of payers, e.g. check credit lines or negative lists
G06Q 20/401	. . .	{ Transaction verification}
G06Q 20/4012	. . . .	{ Verifying personal identification number [PIN]}
G06Q 20/4014	. . . .	{ Identity check for transaction }
G06Q 20/40145	. . . . .	{ Biometric identity checks }
G06Q 20/4016	. . . .	{ involving fraud or risk level assessment in transaction processing }
G06Q 20/4018	. . . .	{ using the card verification value [CVV] associated with the card}

G06Q 20/403	. . .	{ Solvency checks}
G06Q 20/4033	. . . .	{ Local solvency checks}
G06Q 20/4037	. . . .	{ Remote solvency checks}
G06Q 20/405	. . .	{ Establishing or using transaction specific rules }
G06Q 20/407	. . .	{ Cancellation of a transaction }
G06Q 20/409	. . .	{ Card specific authentication in transaction processing}
G06Q 20/4093	. . . .	{ Monitoring of card authentication}
G06Q 20/4097	. . . .	{ Mutual authentication between card and transaction partners}
G06Q 20/40975	. . . . .	{ Use of encryption for mutual authentication}
G06Q 20/42	. .	Confirmation, e.g. check or permission by the legal debtor of payment
G06Q 20/425	. . .	{ using two different networks, one for transaction and one for security confirmation }

G06Q 30/00   **Commerce, e.g. shopping or e-commerce**

G06Q 30/01	.	{ Customer relationship, e.g. warranty}
G06Q 30/012	. .	{ Product or service warranty}
G06Q 30/014	. .	{ Product recall}
G06Q 30/016	. .	{ Customer service, i.e. after purchase service}
G06Q 30/018	. .	{ Business or product certification or verification}
G06Q 30/0185	. . .	{ Product, service or business identity fraud}

G06Q 30/02	.	Marketing, e.g. market research and analysis, surveying, promotions, advertising, buyer profiling, customer management or rewards; Price estimation or determination
G06Q 30/0201	. .	{ Market data gathering, market analysis or market modelling}
G06Q 30/0202	. .	{ Market predictions or demand forecasting}
G06Q 30/0203	. . .	{ Market surveys or market polls}
G06Q 30/0204	. . .	{ Market segmentation}
G06Q 30/0205	. . . .	{ Location or geographical consideration}
G06Q 30/0206	. . .	{ Price or cost determination based on market factors}
G06Q 30/0207	. .	{ Discounts or incentives, e.g. coupons, rebates, offers or upsales}
G06Q 30/0208	. . .	{ Trade or exchange of a good or service for an incentive}
G06Q 30/0209	. . .	{ Incentive being awarded or redeemed in connection with the playing of a video game}
G06Q 30/0211	. . .	{ Determining discount or incentive effectiveness}
G06Q 30/0212	. . .	{ Chance discounts or incentives}
G06Q 30/0213	. . .	{ Consumer transaction fees}
G06Q 30/0214	. . .	{ Referral award systems}
G06Q 30/0215	. . .	{ Including financial accounts}
G06Q 30/0216	. . . .	{ Investment accounts}
G06Q 30/0217	. . .	{ Giving input on a product or service or expressing a customer desire in exchange for an incentive or reward}
G06Q 30/0218	. . . .	{ based on score}

G06Q 30/0219	. . .	{ based on funds or budget}
G06Q 30/0221	. . .	{ Re-usable coupons}
G06Q 30/0222	. . .	{ During e-commerce, i.e. online transactions}
G06Q 30/0223	. . .	{ based on inventory}
G06Q 30/0224	. . .	{ based on user history}
G06Q 30/0225	. . .	{ Avoiding frauds}
G06Q 30/0226	. . .	{ Frequent usage incentive systems, e.g. frequent flyer miles programs or point systems}
G06Q 30/0227	. . . .	{ Frequent usage incentive value reconciliation between diverse systems}
G06Q 30/0228	. . . . .	{ On-line clearing houses}
G06Q 30/0229	. . . .	{ Multi-merchant loyalty card systems}
G06Q 30/0231	. . . .	{ Awarding of a frequent usage incentive independent of the monetary value of a good or service purchased, or distance travelled}
G06Q 30/0232	. . . .	{ Frequent usage rewards other than merchandise, cash or travel}
G06Q 30/0233	. . . .	{ Method of redeeming a frequent usage reward}
G06Q 30/0234	. . .	{ Rebate after completed purchase, i.e. post transaction awards}
G06Q 30/0235	. . .	{ Including timing, i.e. limited awarding or usage time constraint}
G06Q 30/0236	. . .	{ Incentive or reward received by requiring registration or ID from user}
G06Q 30/0237	. . .	{ at kiosk}
G06Q 30/0238	. . .	{ at point-of-sale [POS]}
G06Q 30/0239	. . .	{ Online discounts or incentives}
G06Q 30/0241	. .	{ Advertisement}
G06Q 30/0242	. . .	{ Determination of advertisement effectiveness}
G06Q 30/0243	. . . .	{ Comparative campaigns}
G06Q 30/0244	. . . .	{ Optimization}
G06Q 30/0245	. . . .	{ Surveys}
G06Q 30/0246	. . . .	{ Traffic}
G06Q 30/0247	. . .	{ Calculate past, present or future revenues}
G06Q 30/0248	. . .	{ Avoiding fraud}
G06Q 30/0249	. . .	{ based upon budgets or funds}
G06Q 30/0251	. . .	{ Targeted advertisement}
G06Q 30/0252	. . . .	{ based on events or environment, e.g. weather or festivals}
G06Q 30/0253	. . . .	{ During e-commerce, i.e. online transactions}
G06Q 30/0254	. . . .	{ based on statistics}
G06Q 30/0255	. . . .	{ based on user history}
G06Q 30/0256	. . . . .	{ User search}
G06Q 30/0257	. . . .	{ User requested}
G06Q 30/0258	. . . . .	{ Registration}
G06Q 30/0259	. . . .	{ based on store location}
G06Q 30/0261	. . . .	{ based on user location}
G06Q 30/0262	. . . .	{ during computer stand-by mode}
G06Q 30/0263	. . . .	{ based upon Internet or website rating}

G06Q 30/0264	. . . .	{ based upon schedule}
G06Q 30/0265	. . . .	{ Vehicular advertisement}
G06Q 30/0266	. . . . .	{ based on the position of the vehicle}
G06Q 30/0267	. . . .	{ Wireless devices}
G06Q 30/0268	. . . .	{ at point-of-sale [POS]}
G06Q 30/0269	. . . .	{ based on user profile or attribute}
G06Q 30/0271	. . . . .	{ Personalized advertisement}
G06Q 30/0272	. . .	{ Period of advertisement exposure}
G06Q 30/0273	. . .	{ Fees for advertisement}
G06Q 30/0274	. . . .	{ Split fees}
G06Q 30/0275	. . . .	{ Auctions}
G06Q 30/0276	. . .	{ Advertisement creation}
G06Q 30/0277	. . .	{ Online advertisement}
G06Q 30/0278	. .	{ Product appraisal}
G06Q 30/0279	. .	{ Fundraising management}
G06Q 30/0281	. .	{ Customer communication at a business location, e.g. providing product or service information, consulting}
G06Q 30/0282	. .	{ Business establishment or product rating or recommendation}
G06Q 30/0283	. .	{ Price estimation or determination}
G06Q 30/0284	. . .	{ Time or distance, e.g. usage of parking meters or taximeters}

NOTE

Constructional aspects of time meters are classified in groups
G07B 13/00, G07B 15/00 or G07F 17/24

G06Q 30/04	.	Billing or invoicing, { e.g. tax processing in connection with a sale}
G06Q 30/06	.	Buying, selling or leasing transactions
G06Q 30/0601	. .	{ Electronic shopping}
G06Q 30/0603	. . .	{ Catalogue ordering}
G06Q 30/0605	. . .	{ Supply or demand aggregation}
G06Q 30/0607	. . .	{ Regulated}
G06Q 30/0609	. . .	{ Buyer or seller confidence or verification}
G06Q 30/0611	. . .	{ Request for offers or quotes}
G06Q 30/0613	. . .	{ Third-party assisted}
G06Q 30/0615	. . . .	{ Anonymizing}
G06Q 30/0617	. . . .	{ Representative agent}
G06Q 30/0619	. . . .	{ Neutral agent}
G06Q 30/0621	. . .	{ Item configuration or customization}
G06Q 30/0623	. . .	{ Item investigation}
G06Q 30/0625	. . . .	{ Directed, with specific intent or strategy}
G06Q 30/0627	. . . . .	{ using item specifications}
G06Q 30/0629	. . . . .	{ for generating comparisons}

G06Q 30/0631	. . .	{ Item recommendations}
G06Q 30/0633	. . .	{ Lists, e.g. purchase orders, compilation or processing}
G06Q 30/0635	. . . .	{ Processing of requisition or of purchase orders}
G06Q 30/0637	. . . . .	{ Approvals}
G06Q 30/0639	. . .	{ Item locations}
G06Q 30/0641	. . .	{ Shopping interfaces}
G06Q 30/0643	. . . .	{ Graphical representation of items or shoppers}
G06Q 30/0645	. .	{ Rental, i.e. leasing}

G06Q 30/08 . Auctions, { matching or brokerage (matching or brokerage for stock exchange G06Q 40/04)}

G06Q 40/00 **Finance; Insurance; Tax strategies; Processing of corporate or income taxes**

G06Q 40/02 . Banking, e.g. interest calculation, credit approval, mortgages, home banking or on-line banking

G06Q 40/025 . . { Credit processing or loan processing, e.g. risk analysis for mortgages}

G06Q 40/04 . Exchange, e.g. stocks, commodities, derivatives or currency exchange

G06Q 40/06 . Investment, e.g. financial instruments, portfolio management or fund management

G06Q 40/08 . Insurance, e.g. risk analysis or pensions {(processing of insurance policies or claims G06Q 10/10)}

G06Q 40/10 . { Tax strategies}
G06Q 40/103 . . { Tax preparation or submission}
G06Q 40/105 . . { Finance or payroll}
G06Q 40/108 . . { Check-book balancing, updating or printing arrangement}

G06Q 50/00 **Systems or methods specially adapted for a specific business sector, e.g. utilities or tourism**

G06Q 50/01 . { Social networking}

G06Q 50/02 . Agriculture; Fishing; Mining

G06Q 50/04 . Manufacturing

G06Q 50/06 . Electricity, gas or water supply

G06Q 50/08 . Construction

G06Q 50/10 . Services
G06Q 50/12 . . Hotels or restaurants
G06Q 50/14 . . Travel agencies
G06Q 50/16 . . Real estate

G06Q 50/163	. . .	{ Property management}
G06Q 50/165	. . .	{ Land development}
G06Q 50/167	. . .	{ Closing}
G06Q 50/18	. .	Legal services; Handling legal documents
G06Q 50/182	. . .	{ Alternative dispute resolution}
G06Q 50/184	. . .	{ Intellectual property management}
G06Q 50/186	. . .	{ Estate planning}
G06Q 50/188	. . .	{ Electronic negotiation}
G06Q 50/20	. .	Education
G06Q 50/205	. . .	{ Education administration or guidance}
G06Q 50/2053	. . . .	{ Education institution selection, admissions, or financial aid}
G06Q 50/2057	. . . .	{ Career enhancement or continuing education service}
G06Q 50/22	. .	Health care, e.g. hospitals; Social work
G06Q 50/24	. . .	Patient record management (processing of medical or biological data for scientific purposes G06F 19/00)
G06Q 50/26	. .	Government or public service
G06Q 50/265	. . .	{ Personal security, identity or safety}
G06Q 50/28	.	Logistics, e.g. warehousing, loading, distribution or shipping
G06Q 50/30	.	Transportation; Communications
G06Q 50/32	. .	Post and telecommunications (franking apparatus G07B 17/00)
G06Q 50/34	.	Betting or bookmaking, e.g. Internet betting

NOTE

G07F 17/32

G06Q 90/00   **Systems or methods specially adapted for administrative, commercial, financial, managerial, supervisory or forecasting purposes, not involving significant data processing**

G06Q 90/20	.	{ Destination assistance within a business structure or complex}
G06Q 90/205	. .	{ Building evacuation}

G06Q 99/00   **Subject matter not provided for in other groups of this subclass**

G06Q 2220/00   **Business processing using cryptography** (postage metering system using cryptography G06Q 2250/05)

G06Q 2220/10	.	Usage protection of distributed data files
G06Q 2220/12	. .	Usage or charge determination

G06Q 2220/123	. . .	involving third party for collecting or distributing payments, e.g. clearinghouse
G06Q 2220/127	. . .	Adding plural layers of rights or limitations by other than the original producer
G06Q 2220/14	. .	Requiring a supplemental attachment or input, e.g. a dongle, to open
G06Q 2220/145	. . .	Specific computer ID, e.g. serial number, configuration
G06Q 2220/16	. .	Copy protection or prevention
G06Q 2220/165	. . .	Having origin or program ID
G06Q 2220/18	. .	Licensing

G06Q 2230/00   **Voting or election arrangements**

G06Q 2240/00   **Transportation facility access, e.g. fares, tolls or parking**

G06Q 2250/00   **Postage metering systems**

G06Q 2250/05	.	using cryptography
G06Q 2250/053	. .	Reloading or recharging
G06Q 2250/057	. .	comprising printing details, e.g. verification of marks
G06Q 2250/10	.	Special services or fees, e.g. discounts, surcharges or adjustments
G06Q 2250/20	.	Recharging
G06Q 2250/30	.	Record keeping
G06Q 2250/40	.	Data protection
G06Q 2250/50	.	with specific mail handling means
G06Q 2250/60	.	involving mailed item weight
G06Q 2250/70	.	Specific printing
G06Q 2250/80	.	Rate updating
G06Q 2250/90	.	Specialized function performed
G06Q 2250/905	. .	Display controlling